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Applicant Name: Neil C. Schoen

Application #: 10/759,145

Filing Date: January 18, 2004

Title: HOME ASSET VALUE ENHANCEMENT NOTES (HAVENs)

Group Art Unit: 3695 (formerly 3691)

Examiner: N. Subramanian

Customer #: 000064260

To: Mail Stop Amendment, Commissioner For Patents

P.O. Box 1450, Alexandria, VA 22313 - 1450

Subject: Supplemental Amendment and Response to 37 CFR
1.121 ("Notice of Non-Compliant Amendment" mailed
on 2/11/2009)

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/Neil C. Schoen/

3/14/09